

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 20-19641-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lalaine C Santiago  
23 Avenue C  
Lodi, NJ 07644

Social Security No.:  
xxx-xx-4273

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 8/17/20 and a confirmation hearing on such Plan has been scheduled for 11/13/20.

The debtor filed a Modified Plan on 11/20/20 and a confirmation hearing on the Modified Plan is scheduled for 1/13/21 @ 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 23, 2020

JAN: lc

Jeanne Naughton  
Clerk

In re:  
Lalaine C Santiago  
Debtor(s)

Case No. 20-19641-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 23, 2020

User: admin  
Form ID: 186

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2020:**

Recip ID	Recipient Name and Address
db	+ Lalaine C Santiago, 23 Avenue C, Lodi, NJ 07644-1815
518929081	+ CAPITAL BANK N.A., ONE CHURCH STREET, SUITE 100, ROCKVILLE, MD 20850-4190
518929093	+ Christian Rodriguez, 23 Avenue C, Lodi, NJ 07644-1815
518929087	+ MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064
518929088	+ MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
518931921	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518929091	+ Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
518929095	+ Stephen Einstein & Assoc., 39 Broadway, Suite 1250, New York, NY 10006-3089
518929096	+ TARGET, C/O FINANCIAL & RETAIL SRVS, MAILSTOP BT POB 9475, MINNEAPOLIS, MN 55440-9475
518929097	+ THE MONEY SOURCE INC., 500 SOUTH BROAD STREET, SUITE 100A, MERIDEN, CT 06450-6755
518990951	+ The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 23 2020 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 23 2020 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Nov 23 2020 22:06:34	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518929082	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 23 2020 22:06:01	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518929084	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 23 2020 21:26:00	COMENITYCAPITAL/FFE21, ATTN: BANKRUPTCY DEPT, PO BOX 183003, COLUMBUS, OH 43218-3003
518929085	+ Email/PDF: creditonebknofications@resurgent.com	Nov 23 2020 22:05:29	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518929086	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 23 2020 21:27:00	JEFFERSON CAPITAL SYSTEMS, LLC, ATTN: BANKRUPTCY, 16 MCLELAND ROAD, SAINT CLOUD, MN 56303
518957848	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 23 2020 21:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518933089	Email/PDF: resurgentbknofications@resurgent.com	Nov 23 2020 22:06:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518929089	+ Email/PDF: pa_dc_claims@navient.com	Nov 23 2020 22:05:33	NAVJET, ATTN: CLAIMS DEPT, PO BOX

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Nov 23, 2020

Form ID: 186

Total Noticed: 29

518929090	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2020 22:05:32	9500, WILKES-BARR, PA 18773-9500
518984173	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2020 22:06:07	PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLD, VA 23502
518986167	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2020 22:06:07	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067, Norfolk, VA 23541
518990892	Email/Text: bnc-quantum@quantum3group.com	Nov 23 2020 21:26:00	Portfolio Recovery Associates, LLC, c/o Toysrus, POB 41067, Norfolk VA 23541
518929092	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 23 2020 22:06:45	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518929794	+ Email/PDF: gecsedl@recoverycorp.com	Nov 23 2020 22:05:56	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, POB 10497, GREENVILLE, SC 29603-0497
518952463	+ Email/Text: bncmail@w-legal.com	Nov 23 2020 21:27:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518929098	+ Email/Text: EBankruptcy@UCFS.NET	Nov 23 2020 21:27:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
			UNITED CONSUMER FINANCIAL SERVICES, ATTN: BANKRUPTCY, 865 BASSETT RD, WESTLAKE, OH 44145-1194

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518929083	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518999434	*+	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
518929094	##+	Second Round LP, 4150 Friedrich Lane Suit, Austin, TX 78744-1052

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Nov 23, 2020

Form ID: 186

Total Noticed: 29

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Lalaine C Santiago ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4